

Features of Bank of India – Elite Salary Account Product

Salary Product Features		Category		
		Group-C OR G. Salary < 70000	Group-B OR G. Salary 70000 to 120000 [From Level-6]	Group-A OR G. Salary > 120000 [From Level-10]
	Personal Accident Insurance Cover	Rs 1 Crs	Rs 2 Crs	Rs 2 Crs
	Air Accident Death Insurance	Rs 2 Crs	Rs 2 Crs	Rs 2 Crs
	Permanent Total Disability	Up to 100% of Personal Accident Insurance Cover	Up to 100% of Personal Accident Insurance Cover	Up to 100% of Personal Accident Insurance Cover
	Permanent Partial Disability	Up to 50% of Personal Accident Insurance Cover	Up to 50% of Personal Accident Insurance Cover	Up to 50% of Personal Accident Insurance Cover
	ADD-ON Covers- with Accidental Death - Child education - Girls Child marriage - Air/ Ambulance chg. - Repatriation of Mortal remains, etc.	1. Child Education Rs 10 lakhs upto 2 child 2. Girl child Marriage (18-25 yrs) up to Rs 10 lakhs, max 2 girl child 5 lakhs for each 3. Air Ambulance upto Rs 10 lakhs 4. Repatriation of Mortal remains upto Rs 0.50 lakhs 5. Death after coma (minimum 48 hrs) covers upto Rs 5 lakhs 6. Cost of plastic surgery/burn upto Rs.10 lakh 7. Family transportation expenses upto Rs.0.50 lakh 8. Ambulance cover upto Rs.0.50 lakh 9. Cost & Transportation of imported medicine upto Rs 5 lakhs	1. Child Education Rs 10 lakhs upto 2 child 2. Girl child Marriage (18-25 yrs) up to Rs 10 lakhs, max 2 girl child 5 lakhs for each 3. Air Ambulance upto Rs 10 lakhs 4. Repatriation of Mortal remains upto Rs 0.50 lakhs 5. Death after coma (minimum 48 hrs) covers upto Rs 5 lakhs 6. Cost of plastic surgery/burn upto Rs.10 lakh 7. Family transportation expenses upto Rs.0.50 lakh 8. Ambulance cover upto Rs.0.50 lakh 9. Cost & Transportation of imported	1. Child Education Rs 10 lakhs upto 2 child 2. Girl child Marriage (18-25 yrs) up to Rs 10 lakhs, max 2 girl child 5 lakhs for each 3. Air Ambulance upto Rs 10 lakhs 4. Repatriation of Mortal remains upto Rs 0.50 lakhs 5. Death after coma (minimum 48 hrs) covers upto Rs 5 lakhs 6. Cost of plastic surgery/burn upto Rs.10 lakh 7. Family transportation expenses upto Rs.0.50 lakh 8. Ambulance cover upto Rs.0.50 lakh 9. Cost & Transportation of

			medicine upto Rs 5 lakhs	imported medicine upto Rs 5 lakhs
	Group Term Life Insurance a) Bank-Sponsored Cover b) Optional Top-Up Cover- Cost to be borne by A/c holder	Bank Sponsored Cover Rs 10 lakhs Top-up Cover Details provided in Annexure IV	Bank Sponsored Cover Rs 15 lakhs Top-up Cover Details provided in Annexure IV	Bank Sponsored Cover Rs 15 lakhs Top-up Cover Details provided in Annexure IV
	Annual Preventive Health Check-up (Self)	This package will include the following assessments and tests : 1. Height, weight, and BMI, blood pressure ,oximetry (SpO ₂) 2. RBS, Hb and cholesterol. 3. A urine test for routine sugar and protein levels, indicating potential kidney issues or diabetes 4. Basic vision screening 5. CBC/RBC/creatinine serum/ cholesterol (total) Serum/ urine routine/ blood test/ ESR/ RBS/ SGPT/ Creatinine 6. Thyroid Profile 7. Tele-consultations with GP/ specialist /dieticians and nutritionists 8. Digital health risk assessment 9. Annual health check up vouchers 10. Discount within network on vaccinations /pharmacy & diagnostic tests 11. Health and	This package will include the following assessments & tests: 1. Height, weight, and BMI, blood pressure ,oximetry (SpO ₂) 2. RBS, Hb and cholesterol. 3. A urine test for routine sugar and protein levels, indicating potential kidney issues or diabetes 4. Basic vision screening 5. CBC/RBC/creatinine serum/ cholesterol (total) Serum/ urine routine/ blood test/ ESR/ RBS/ SGPT/ Creatinine 6. Thyroid Profile 7. Tele-consultations with GP/specialist /dieticians and nutritionists 8. Digital health risk assessment 9. Annual health check up vouchers 10. Discount within network on vaccinations /pharmacy &	This package will include the following assessments and tests: 1. Height, weight, and BMI, blood pressure ,oximetry (SpO ₂) 2. RBS, Hb and cholesterol. 3. A urine test for routine sugar and protein levels, indicating potential kidney issues or diabetes 4. Basic vision screening 5. CBC/RBC/creatinine serum/ cholesterol (total) Serum/ urine routine/ blood test/ ESR/ RBS/ SGPT/ Creatinine 6. Thyroid Profile 7. Tele-consultations with GP/specialist /dieticians and nutritionists 8. Digital health risk assessment 9. Annual health check up vouchers 10. Discount within network on vaccinations

		wellness calculators and trackers	diagnostic tests 11. Health and wellness calculators and trackers	/pharmacy & diagnostic tests 11. Health and wellness calculators and trackers
	Group Medical Insurance (Account holder- Annual Cover) a) Bank-Sponsored Cover b) Optional Top-Up Cover- Cost to be borne by A/c holder	As per Annexure V	As per Annexure V	As per Annexure V
Banking	Minimum Balance	Nil	Nil	Nil
	Instant Overdraft (ROI as per bank's card rate)	Two Months Gross Salary	Three Months Gross Salary	Six Months Gross Salary (Max amount of Rs.10.00 lakhs)
	Sweep In -Out facility	Above Rs 1 lakhs	Above Rs 1 lakhs	Above Rs 1 lakhs
	Balance of FD (If customer opts for this facility)	In Multiple of Rs 25k	In Multiple of Rs 25 K	In Multiple of Rs 25 K
	IMPS/ RTGS/ UPI/ SMS Chg (Both Online and Offline)	Waived	Waived	Waived
	SMS Charges (Domestic SMS)	Free	Free	Free
	Free Cheque Book	Unlimited	Unlimited	Unlimited
	DD/Pay Slip Charges	Waived	Waived	Waived
	Concession in Locker Charges (Subject to availability)	100% of first year annual rent for locker type "A" or "B"	100% of first year annual rent for locker type "A" or "B"	100% of first year annual rent for locker type "A" or "B"
	Concession in Processing & Documentation charges on Retail Loan	100% waiver of Processing Charges in all Retail Loans No charges for legal search , valuation, documentation and inspection	100% waiver of Processing Charges in all Retail Loans No charges for legal search , valuation, documentation and inspection	100% waiver of Processing Charges in all Retail Loans No charges for legal search , valuation, documentation and inspection
	Concession in ROI on	Personal Loan: 2.75%* Home Loan: 0.10%	Personal Loan: 2.75%* Home Loan: 0.10%	Personal Loan: 2.75%* Home Loan: 0.10%

	Retail Loan: Personal/ HL/ Car / Education loan # Concession should not result in ROI being below the minimum lending rate of the Bank in respective scheme.	Vehicle Loan: 0.25% Education Loan: 0.25% Minimum ROI as on date is 13.85% for Personal Loan (not SSEPL) 7.60% of vehicle loan 7.10% on Home Loan * RBLR+ CRP(5.50%)+ BSP(0.25%) presently 13.85%	Vehicle Loan: 0.25% Education Loan: 0.25% Minimum ROI as on date is 13.85% for Personal Loan (not SSEPL) 7.60% of vehicle loan 7.10% on Home Loan * RBLR+ CRP(5.50%)+ BSP(0.25%) presently 13.85%	Vehicle Loan: 0.25 Education Loan: 0.25% Minimum ROI as on date is 13.85% for Personal Loan (not SSEPL) 7.60% of vehicle loan 7.10% on Home Loan * RBLR+CRP(5.50%)+ BSP(0.25%) presently 13.85%
	Demat Account	Free without AMC	Free without AMC	Free without AMC
Cards & Offers	Waiver in Debit Card AMC	Waived	Waived	Waived
	Free ATM TXN (in a month)	Unlimited in our Bank's ATM , in case of other banks up to 5 transactions are free	Unlimited in our Bank's ATM , in case of other banks up to 5 transactions are free	Unlimited in our Bank's ATM , in case of other banks up to 5 transactions are free
	ATM- (Rupay Platinum/ Select/ other)-	Platinum Card (Issue charges waived)	Select Card (Issue charges waived)	Select Card (Issue charges waived)
	Airport Lounge Access on ATM /Debit . - per Quarter* *(As per NPCI Guidelines, subject to change from time to time)	Domestic Airport/Railway Lounge Program (Once per calendar year) per card and International Airport lounge Program (once per calendar year) per card	Domestic Airport Lounge Program (once per calendar quarter) per card and International lounge Program (twice per calendar year) per card	Domestic Airport Lounge Program (once per calendar quarter) per card and International lounge Program (twice per calendar year) per card
	Features on Debit Card: Pharmacy Vouchers/ health check up/ Complementary vouchers etc. (As per NPCI Guidelines, subject to change from time to time)	NPCI provides Accidental Death and permanent total Disability Insurance with coverage of INR 2 Lakhs	1. One complimentary SPA session in a year and 40-50% discount on additional sessions throughout the year. 2. 1 month free gym membership and 40-50% discounted price on extension of membership 3. One complimentary Golf lesson in a year and Discounted access from 2nd visit onwards 4. One complimentary Health check-up package in a year and	1. One complimentary SPA session in a year and 40-50% discount on additional sessions throughout the year. 2. 1 month free gym membership and 40-50% discounted price on extension of membership 3. One complimentary Golf lesson in a year and Discounted access from 2nd visit onwards 4. One complimentary Health check-up package in a year and

			<p>Discounted Health</p> <p>Check-up facility post utilization of complimentary offer</p> <p>5. Personal Accident and Total Permanent Disability Cover up to INR 10 lacs will be provided by NPCI as a benefit to the cardholder for which no extra cost/insurance premium is charged to the cardholder</p> <p>6. Free OTT subscription (Amazon prime/ Zee5/Sonyliv)</p>	<p>Discounted Health</p> <p>Check-up facility post utilization of complimentary offer</p> <p>5. Personal Accident and Total Permanent Disability Cover up to INR 10 lacs will be provided by NPCI as a benefit to the cardholder for which no extra cost/insurance premium is charged to the cardholder</p> <p>6. Free OTT subscription (Amazon prime/ Zee5/Sonyliv)</p>
Free Credit Card Facility Variant	Bharat Platinum Card (Issue charges waived)	Select Card (Issue charges waived)	Select Card (Issue charges waived)	Select Card (Issue charges waived)
Credit Card AMC	Waived	Waived	Waived	Waived
<p>Airport Lounge Access on Cr. Card-per Quarter (For Self / family) *(As per NPCI Guidelines, subject to change from time to time)</p>	<p>Complimentary Domestic Lounge Access across India (4 per year) and International Lounge Access (2 per year)</p>	<p>Complimentary Domestic Lounge Access across India (2 per quarter) and International Lounge Access (2 per year)</p>	<p>Complimentary Domestic Lounge Access across India (2 per quarter) and International Lounge Access (2 per year)</p>	<p>Complimentary Domestic Lounge Access across India (2 per quarter) and International Lounge Access (2 per year)</p>
<p>Features on Credit Card: Insurance, memberships/ Pharmacy Vouchers/ health checkup/ Complementary vouchers, Rewards points (As per NPCI Guidelines, subject to change from time to time)</p>	<p>1. 3-month membership per annual of Swiggy Lite</p> <p>2. Discount vouchers worth INR 250 per quarter redeemable at Amazon or Flipkart.</p> <p>3. Discount voucher worth INR 250 per quarter on BigBasket or Blinkit</p> <p>4. INR 250 off on purchase of min 2 tickets per quarter from Book My Show</p> <p>5.Up to 2lakhs (on Personal Accident insurance or Permanent disability)</p>	<p>1. Rs250 per 2 ticket Monthly on Book My Show coupons,</p> <p>2. Rs200- Monthly coupons on Big Basket,</p> <p>3.One Complementary Health Check up,</p> <p>4.Annual Membership of Amazon Prime,</p> <p>5. Three month membership of Swiggy one</p> <p>6.Up to 10lakhs (on Personal Accident insurance or Permanent disability)</p>	<p>1. Rs250 per 2 ticket Monthly on Book My Show coupons,</p> <p>2. Rs200- Monthly coupons on Big Basket,</p> <p>3.One Complementary Health Check up ,</p> <p>4.Annual Membership of Amazon Prime,</p> <p>5. Three month membership of Swiggy one</p> <p>6.Up to 10lakhs (on Personal Accident insurance or Permanent disability)</p>	<p>1. Rs250 per 2 ticket Monthly on Book My Show coupons,</p> <p>2. Rs200- Monthly coupons on Big Basket,</p> <p>3.One Complementary Health Check up ,</p> <p>4.Annual Membership of Amazon Prime,</p> <p>5. Three month membership of Swiggy one</p> <p>6.Up to 10lakhs (on Personal Accident insurance or Permanent disability)</p>

		6. Loyalty Reward points - 2x (of Rs0.25each) on spend of every Rs100/- on POS and Ecom 7. 24*7 Concierge services – from Travel assistance to Hotel reservations to Consultancy Services	7. One Annual Health Check up 8. 24*7 concierge service 9. Loyalty Reward points – 2x (of Rs0.25each) on spend of every Rs100/- on POS and ECOM	7. One Annual Health Check up 8. 24*7 concierge service 9. Loyalty Reward points -2x (of Rs0.25each) on spend of every Rs100/- on POS and ECOM																				
	Cyber Fraud Insurance (Per Account) Terms & Conditions Apply	For Mobile Banking upto Rs 10 lakhs For Internet Banking upto Rs 10 Lakhs For fraud via AEPS upto Rs 0.50 lakhs For fraud via UPI up to Rs 3 lakhs For fraud by IMPS upto Rs 3 lakhs	For Mobile Banking upto Rs 10 lakhs For Internet Banking upto Rs 10 Lakhs For fraud via AEPS upto Rs 0.50 lakhs For fraud via UPI up to Rs 3 lakhs For fraud by IMPS upto Rs 3 lakhs	For Mobile Banking upto Rs 10 lakhs For Internet Banking upto Rs 10 Lakhs For fraud via AEPS upto Rs 0.50 lakhs For fraud via UPI up to Rs 3 lakhs For fraud by IMPS upto Rs 3 lakhs																				
	Family Savings Account	All family accounts linked to the main account holder will be eligible for following waivers & concessions ➤ Unlimited free chq leaves ➤ Waiver of SMS alert charges ➤ Waiver of Whatsapp alert charges	All family accounts linked to the main account holder will be eligible for following waivers & concessions ➤ Unlimited free chq leaves ➤ Waiver of SMS alert charges ➤ Waiver of Whatsapp alert charges	All family accounts linked to the main account holder will be eligible for following waivers & concessions ➤ Unlimited free chq leaves ➤ Waiver of SMS alert charges ➤ Waiver of Whatsapp alert charges																				
	Card Fraud Insurance (Per Card) Terms & Conditions Apply	<table border="1"> <thead> <tr> <th>TYPE OF CARD</th><th>CASH WITHDRAWAL LIMIT (INR)</th><th>PER TRANSACTION LIMIT (INR) POS/ECOMM</th><th>LIMIT PER DAY (INR)</th><th>MAXIMUM TRANSACTION LIMIT (3 DAYS Coverage)</th></tr> </thead> <tbody> <tr> <td>PLATINUM DEBIT CARD</td><td>50,000</td><td>1,00,000</td><td>1,50,000</td><td>INR 4,50,000</td></tr> <tr> <td>RUPAY SELECT DEBIT CARD</td><td>50,000</td><td>2,00,000</td><td>2,50,000</td><td>INR 7,50,000</td></tr> <tr> <td>CREDIT CARD</td><td>15,000</td><td>UPTO SANCTIONED LIMIT</td><td>UPTO SANCTIONED LIMIT</td><td>UPTO SANCTIONED LIMIT</td></tr> </tbody> </table>	TYPE OF CARD	CASH WITHDRAWAL LIMIT (INR)	PER TRANSACTION LIMIT (INR) POS/ECOMM	LIMIT PER DAY (INR)	MAXIMUM TRANSACTION LIMIT (3 DAYS Coverage)	PLATINUM DEBIT CARD	50,000	1,00,000	1,50,000	INR 4,50,000	RUPAY SELECT DEBIT CARD	50,000	2,00,000	2,50,000	INR 7,50,000	CREDIT CARD	15,000	UPTO SANCTIONED LIMIT	UPTO SANCTIONED LIMIT	UPTO SANCTIONED LIMIT		
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*On 3rd Nov, 2025, NPCI has changed the criteria of airport lounge access to minimum spent of Rs.5000/- on POS/ Ecommerce in previous quarter accordingly the same shall apply henceforth.

All central Govt employees who are interested in opening a new salary account with

Bank of India or who wish to convert their existing salary account are required to submit duly signed undertaking as provided vide Annexure I . The employee is also required to submit a confirmation from their employer vide Annexure II . All prospective central govt employees who wish to receive their salary under **BOI Star Elite Salary Savings Account** are requested to go through the various terms and conditions as enumerated in Annexure VI. Additional term insurance and health insurance top up can be taken by account holders, on fully paid basis as provided in Annexure IV and Annexure V respectively.

Annexure I

Application cum undertaking to be obtained from the Account holder (existing/new) for conversion to Salary Account

To,

The Branch Manager

- 1) I maintain a SB account No _____ with your _____ branch.

OR

I intend to open an SB account with your _____ branch for crediting my Salary from my Employer _____

(Strike off whichever is not applicable)

- 2) My date of birth is _____ and my employee ID with my employer is _____.
- 3) I am central govt employee and my gross salary is _____
- 4) In this connection I request that my Savings Account opened /being opened be converted into Govt Salaried Account as approved by scheme published by DFS with all features and facilities applicable for central govt employees.
- 5) I hereby give my consent to BOI for sharing my personal data with the companies/entities offering the benefits /features related to the Salary account for the purpose of availing associated benefits and features.
- 6) I understand that all benefits, privileges
- a) are provided on complementary basis by Bank of India, which are associated/linked to my salary account maintained with Bank of India.
 - b) Insurance policy is renewed annually by the bank every year, however, the bank will have sole discretion to continue/discontinue the coverage as the case may be. The same shall be updated on website and the revisions/updates would be accepted by me.
 - c) All insurance related claims are to be paid by the Insurance company and the final payment authority lies with them. I understand that the bank does not undertake to pay the sum insured in case the insurance company is unable pay the claim for any reasons. Any dispute in this regard will be dealt by insurance company
 - d) Cover for group insurance will start only after my submission of requisite declarations and thereafter upon completion of 30 days of the first credit of my salary
 - e) The bank reserves the right to change the terms and conditions and offering under the scheme at any time. Any update on the website of the Bank will be accepted by me.
 - f) Offering on credit card and debit card are based on terms and conditions stipulated by NPCI. Credit Card and Debit cards are free for present however the bank reserves the right to add minimum spend or minimum

balance criteria at a later stage by notifying to customer through website updation.

- g) In case there is no credit of salary in the account for a period of consecutive three months the bank reserves the right to convert the same into a general SB account and all terms and conditions applicable to normal SB account will apply
- 7) I would be informing Bank of India in case I would be changing my salary account from Bank of India to any other Bank.
- 8) Loans to be provided under the scheme would be provided if otherwise I am eligible as per Banks norms and extant guidelines
- 9) Lockers are provided free only for the first year subject to availability of the same (locker) with the Bank.
- 10) I have read all the terms and conditions of the Bank and submit my consent to accept all of them.

Signature

Date:
Place

Name:
Designation:

FOR OFFICE USE

We confirm the receipt of application from Mr/Ms _____.

We have entered his/her details in Finacle vide Menu ACM. We have also entered the special charge level code applicable to the applicant's, employer. We would be informing our Zonal office of the application for onward submission to Head office.

Signed Officer

Name

PF Number

Counter Signed

Name

PF Number

Annexure II

Undertaking to be obtained by Account holder (existing/new) from his employer

To,

The Branch Manager

----- Branch

This is to certify that that Mr/Ms _____ is working with _____ since _____. He is working as a _____ . His gross salary is Rs _____ per month

This letter has been issued on the specific request of Mr/Ms _____ who intends to draw his salary from Bank of India

Signature

Date:
Place

Name:
Designation:

Employee Undertaking

- 1) I maintain my SB account No _____ with your branch. In the said account my monthly salary from my Employer _____ is being received, for which the Bank is providing my various complementary facilities.
- 2) I desire to change my salary account to some other Bank.

OR

I have stopped working with _____ accordingly my salary will no longer be credited to my account. You are requested to kindly update the same in the system.

(Strike off which is not applicable)

I request you to issue me a No Objection certificate within 2 working days. In case of failure to issue a NOC within 2 working days it would be presumed that Bank of India not having any objection to my changing of salary account with some other Bank, and I would be in under full liberty to change my account.

I fully understand that certain complementary facilities that I am entitled to would now not be available to me and my SB account will be treated as an ordinary saving account and all applicable charges would start applying with immediate effect

Place:

(Signature)

Date:

Name: _____

Designation: _____

ANNEXURE IV

TERM INSURANCE PLAN

The term insurance can be availed by the account holder as add-on feature of the salary account. The term plans are provided by the Bank over the counter through , Star Union Dai Ichi Life Insurance Company

The Policyholder may choose the base Sum Assured, Premium Payment term (PPT), Policy Term (PT) at the time of availing this product for and the Premium will be calculated based on various factors such as Age at entry, Gender, base sum assured, PT, PPT etc. The premium for the same is to be paid by the account holders. The indicative premium rates are provided below

PREMIUM RATES FOR COVERAGE OF 1CR

Regular Pay Options -

Age	Policy Term	PPT	Monthly Premium		Yearly Premium	
			1st Year	2nd Year Onwards	1st Year	2nd Year Onwards
18	42	42	595	662	6,862	7,624
20	40	40	618	687	7,125	7,916
25	35	35	690	767	7,956	8,839
30	30	30	810	900	9,334	10,371
35	25	25	995	1106	11,476	12,751
40	20	20	1,282	1,424	14,777	16,418
45	15	15	1,656	1,839	19,090	21,211
50	10	10	2,212	2,457	25,503	28,336

Limited Pay Options -

For Premium Payment Term of 7 Years

Age	Policy Term	PPT	Monthly Premium		Yearly Premium	
			1st Year	2nd Year Onwards	1st Year	2nd Year Onwards
18	50	7	2,224	2,471	25,650	28,499
20	50	7	2,476	2,751	28,554	31,726
25	35	7	1,940	2,156	22,376	24,862
30	30	7	2,139	2,376	24,663	27,403
35	25	7	2,377	2,641	27,406	30,451
40	20	7	2,637	2,930	30,411	33,789

45	15	7	2,813	3,125	32,436	36,040
50	10	7	2,767	3,074	31,905	35,450

For Premium Payment Term of 10 Years

Age	Policy Term	PPT	Monthly Premium		Yearly Premium	
			1st Year	2nd Year Onwards	1st Year	2nd Year Onwards
18	50	10	1,769	1,966	20,402	22,668
20	50	10	1,961	2,179	22,610	25,122
25	35	10	1,549	1,721	17,863	19,847
30	30	10	1,701	1,890	19,618	21,797
35	25	10	1,886	2,095	21,746	24,162
40	20	10	2,097	2,330	24,186	26,873
45	15	10	2,252	2,502	25,966	28,851
50	10	10	2,212	2,457	25,503	28,336

For Premium Payment Term of 15 Years

Age	Policy Term	PPT	Monthly Premium		Yearly Premium	
			1st Year	2nd Year Onwards	1st Year	2nd Year Onwards
18	50	15	1,277	1,418	14,718	16,353
20	50	15	1,408	1,564	16,234	18,037
25	35	15	1,122	1,247	12,938	14,375
30	30	15	1,227	1,364	14,152	15,724
35	25	15	1,361	1,513	15,696	17,440
40	20	15	1,524	1,694	17,576	19,528
45	15	15	1,656	1,839	19,090	21,211

Note: Rates are indicative based on Male, Non-smoker, First time buyer and Non-Existing Policy holder assumptions.

KEY BENEFITS

- **Special Discount:** A 5% discount on the First Year Annualized Premium for first-time life insurance buyers
- **Special Discount:** This product offers a 5% discount on the First Year Annualized Premium for Salaried customers.

The premium for additional term insurance, as detailed in this Annexure IV, shall be borne exclusively by the account holder. Such coverage constitutes a direct and independent contract between the account holder Star Union Dai Ichi . The Bank assumes no liability for the administration, claims processing, or disputes arising from these supplemental plans; all such matters must be resolved directly with the insuring company. Any contract entered into between the account holder and Star Union Dai Ichi Company may remain in effect at the account holder's discretion, regardless of the closure or discontinuation of the Salary Account with Bank of India. The account holder holds the absolute freedom to enter into an other alternative contract with Star Union Dai Ichi Company on mutually accepted terms and conditions for which the bank has no objection.

ANNEXURE V

The Bank has entered into strategic tie-up arrangements with select insurance providers to offer health insurance top-up plans. These plans act as a supplement to the Central Government Health Scheme (CGHS), ensuring comprehensive health coverage for beneficiaries.

Participation is voluntary, and the premium for these supplemental plans shall be borne solely by the account holder. Each account holder may independently select their preferred coverage. This coverage constitutes a direct contract between the account holder and the insurance provider. The Bank acts only as a facilitator and assumes no liability for policy administration, claims processing, or dispute resolution; all such matters must be settled directly with the insurance provider.

Currently, three plans are available for selection. Account holders are advised to carefully evaluate each plan before choosing one based on their specific needs. Bank of India endeavours to provide wider choices and flexibility in choosing health insurance plan from two different health insurance companies.

- I) Base Plan Niva Bupa's – Sehat Suraksha Plus (Health Plus):
- II) Niva Bupa's – Super Protect Plus-Top up (SPP-Top Up)
- III) Flexi-Health Protect Plan (Bajaj General)

I Base Plan Niva Bupa's – Sehat Suraksha Plus (Health Plus):

Premium- Rs. 1999/- annual premium inclusive of GST

Policy Tenure	1 Year	
Entry Age	(Adult-18 yrs to 60 yrs)	
Plan	1A (Self only)	
Base Sum Insured	2Lac	
Hospitalization Cover		
Inpatient Care	Inpatient Care	Upto Base Sum Insured
	Hospital accommodation-Room Rent/day	2% of Base Sum Insured

	Hospital accommodation- ICU/day	4% of Base Sum Insured
Day Care Treatment	Listed 536 Day Care Treatments covered upto Base Sum Insured	
Pre-hospitalization Medical Expenses (including Medical Practitioner's consultation, diagnostic tests, medicines, drugs and consumables)	Up to Base Sum Insured 30 days	
Post-hospitalization Medical Expenses (including Medical Practitioner's consultation, diagnostic tests, medicines, drugs and consumables)	Up to Base Sum Insured 60 days	
Inpatient Care under Alternative Treatment	Covered up to 20% of Base Sum Insured	
Organ Transplant	Up to Base Sum Insured	
Emergency Ground Ambulance – Within India (one transfer per hospitalization)	Network Hospital: INR 1,000 Non-network Hospital: INR 1,000	
Co-pay	20%	
Sub-limit on specified illness/conditions	Choice of illness/conditions & sub-limit available	
Waiting period for Pre-Existing Diseases (PED)	48 months	
Initial Waiting Period	30 days	

Accidental Cover

Plan	1A (Self only)
Base Sum Insured	20 Lac
Accidental death	100% of accidental cover

Hospital Daily Cash Cover

Plan	1A (Self only)
Base Sum Insured	2000 per day with 2 days franchise (min 2 days hospitalization)
Coverage days	Maximum 20 days

Initial Waiting Period	30 days
Specific illness waiting period	24 months
Waiting period for Pre-Existing Diseases (PED)	48 months

Sub-limit on specified illness/conditions

Procedure	Amount
Appendicectomy	32000
Cataract per eye including Cost of Lens	18000
Cholecystectomy	26000
Hernioplasty/Herniorraphy- Unilateral including cost of mesh and tacker	32000
Hydrocele	18000
Hysterectomy (Abdominal/Vaginal)	40000
Total Knee Replacement (Unilateral) including cost of implants	109000
Haemorrhoidectomy including Cost of stapler	29000
PCNL- Unilateral	37000
Arthroscopic Surgery (Other Than ACL / Menisectomy)	145000
CABG	145000
Hip Replacement (Bilateral) including cost of implants	109000
Hernioplasty/Herniorraphy- Bilateral including Cost of mesh and tacker	37000
Angioplasty including cost of implants and angiography	109000
Valve Replacement including cost of implants	145000
Hip Replacement (Unilateral) including cost of implants	72000
Temporary Pacemaker Implantation including cost of temporary pacemaker	14000
PCNL- Bilateral	43000

II Niva Bupa's – Super Protect Plus-Top up (SPP-Top Up)

Premium- Rs. 2499/- annual premium inclusive of GST

Niva Bupa - Super Protect Plus-Top up (SPP-Top Up)	
Policy Tenure	1 year
Entry Age	(Adult- 18 years to 65 years; Child- 91 days to 21 years)
Details	
Hospitalization Benefit	
Plans	1 Adult, 2 Adult, 1 Adult+1 Child, 2 Adults+1 Child, 2 Adults+ 2 Child
Base Sum Insured	30 lacs with 3 lacs deductible
Sub Sections	
Inpatient care	Upto Base sum insured
Hospital Accommodation-Room rent/day	Single private room
Hospital Accommodation-ICU/day	Up to Base Sum Insured
Day care treatment	Listed 536 Day care Treatments covered up to base sum insured
Pre-Hospitalization Medical Expenses	30 Days; up to base sum insured
Post-Hospitalization Medical Expenses	60 Days; up to base sum insured
Domiciliary Hospitalization	Up to Base Sum Insured
Organ transplant	Up to Base Sum Insured
Emergency ground ambulance-within India	INR 1000 per hospitalization
Modern treatment	Up to Base Sum Insured as per T&C
Accompanying person Accommodation cover	INR 1000/Day (Maximum of 10 Days)
Initial Waiting Period	30 Days
Specific disease waiting period	24 months
Pre-Existing disease waiting period	24 months
Accidental cover	
Accidental death	30 lacs for primary insured

III Flexi-Health Protect Plan (Bajaj General)

Policy Period – 1 Year

Eligibility:

1. Insured must be account holder of Bank of India
2. Entry Age
 - Adult – 18 Years to 65 Years
 - Child – 3 Months to 25 Years

Pre-Policy Medical Check Up:

- If Pre-Existing Disease Declared
- Age 55 Years and above

Family Combination – (Floater Basis)

Floater Family Relation
Required Family Combination as per below
Self + 1 Child
Self + 2 Child
Self + 3 Child
Self + 4 Child
Self + Spouse
Self + Spouse + 1 Child
Self + Spouse + 2 Child
Self + Spouse + 3 Child
Self + Spouse + 4 Child

Sum Insured & Deductible Combination

Sum Insured	Aggregate Deductible
3,00,000	2,00,000
5,00,000	2,00,000
10,00,000	3,00,000
20,00,000	5,00,000
20,00,000	10,00,000
50,00,000	5,00,000
50,00,000	10,00,000
50,00,000	20,00,000

Table of Benefit

Features	
Room rent	Single Pvt AC Room
ICU Charges	Actual
Pre-hospitalization	60 days
Post-hospitalization	90 days
Medical Advancement Surgery	25% of Base SI
Day Care Treatment	Covered
Organ Donor Expense	Covered
Road Ambulance	3000 per Hospitalization
Air Ambulance (available for SI of Rs.10 Lacs and above)	Covered up to 10% of Sum Insured
PED Waiting Period	12 months
Specific Disease Waiting Period	12 months
Initial Waiting Period	30 Days

Coverages

A. Inpatient Hospitalisation

- i. Room and Boarding expenses as provided by the Hospital/Nursing Home up to Single Private AC Room
- ii. If admitted in ICU, the Company will pay up to ICU expenses at actuals
- iii. Nursing Expenses as provided by the Hospital
- iv. Surgeon, Anaesthetist, Medical Practitioner, Consultants, Specialists Fees.
- v. Anaesthesia, Blood, Oxygen, Operation Theatre Charges, surgical appliances,
- vi. Medicines & Drugs, Consumables, Dialysis, Chemotherapy, Radiotherapy, physiotherapy
- vii. Cost of prosthetic devices and other devices or equipment if implanted internally like pacemaker during a surgical process
- viii. Relevant laboratory diagnostic tests, X-ray and such similar expenses that are medically necessary prescribed by the treating Medical Practitioner.

B. Pre-Hospitalisation Medical Expenses

The Reasonable and Customary Medical Expenses incurred during 60 days immediately before the Insured Beneficiary was hospitalized, provided that such Medical Expenses were incurred for the same Illness/Injury for which subsequent Hospitalisation was required, and the Company has accepted an Inpatient Care claim under Section1- "Inpatient Hospitalisation/Inpatient Care Treatment".

C. Post-Hospitalisation Medical Expenses

The Reasonable and Customary Medical Expenses incurred during 90 days immediately after the Insured Beneficiary was discharged post Hospitalisation

provided that: Such costs are incurred in respect of the same Illness/Injury for which the earlier Hospitalisation was required, and the Company has accepted an Inpatient Care claim under Section1- "Inpatient Hospitalisation/Inpatient Care Treatment".

D. Medical Advancement Surgery Cover

You are eligible for Reasonable and Customary Medical Expenses if You undergo Medical Advancement Surgeries as listed in Annexure III maximum up to 25% of the SI

E. Day Care Treatment

We will pay you the Medical Expenses as listed above under Section 1- In-patient Hospitalisation/Inpatient Care Treatment for Day care procedures / Surgeries taken as an Inpatient Care in a Hospital or Day care centre but not in the outpatient department. Indicative list of Day Care Treatment is given in the annexure I of this Group Policy wordings. Exclusions specific to Day Care Treatment-

- i. Treatment normally taken on an out-patient basis
- ii. Any dental treatment or procedure

F. Organ donor expenses

We will pay expenses towards organ donor's treatment for harvesting of the donated organ, provided that,

- a. The organ donor is any person whose organ has been made available in accordance and in compliance with THE TRANSPLANTATION OF HUMAN ORGANS (AMENDMENT) BILL, 2011 and the organ donated is for the use of the Insured Beneficiary, and
- b. We have accepted an Inpatient Care treatment claim for the Insured Beneficiary (ies) under Section1- "In-patient Hospitalisation/Inpatient Care Treatment".
- c. We will pay if Insured Beneficiary is the receiver of the organ.

G. Road Ambulance

We will pay Reasonable and Customary expenses incurred on a Road ambulance offered by a healthcare or ambulance service provider for:

- Transferring the Insured Beneficiary to the nearest Hospital with adequate emergency facilities for the provision of health services following an Emergency or
- Transferring the Insured Beneficiary from the Hospital where he/ she was admitted initially to another Hospital with higher medical facilities.

Claim under this section shall be payable only:

- If We have accepted Insured Beneficiary's Claim under "In-patient Hospitalisation Treatment" or "Day Care Treatment" section of the Policy

- up to the actual expenses subject to maximum of Sum Insured Limit per Hospitalization as specified in Certificate of Insurance for this cover.

H. Air Ambulance (Applicable for Sum Insured 10 Lacs & above)

We will pay Reasonable and Customary expenses incurred on an ambulance transportation in an airplane or helicopter for emergency life threatening health conditions which require immediate and rapid ambulance transportation from the site of first occurrence of the illness/accident to the nearest Hospital during Cover Period. Claim under this section shall be payable only when:

- Such life-threatening emergency condition is certified by the Medical Practitioner, and
- We have accepted Insured Beneficiary's Claim under "In-patient Hospitalization Treatment" or "Day Care Treatment" section of the Policy.
- up to the actual expenses subject to maximum of Sum Insured Limit per Policy Year as specified in Certificate of Insurance for this cover

Specific Exclusion

Medical Transportation from one Hospital to another Hospital is excluded from the scope of the Policy

Waiting Period

Pre-Existing Disease Waiting Period - 12 months

Specific Disease / Procedures Waiting Period - 12 months

Initial Waiting Period - 30 days

Premium Rates (RATES EXCL. GST FOR MANDATORY COVER)

Floater Policy for 1 Adult + 1 Child								
Deductible	2,00,000	2,00,000	3,00,000	5,00,000	10,00,000	5,00,000	10,00,000	20,00,000
SI	3,00,000	5,00,000	10,00,000	20,00,000	20,00,000	50,00,000	50,00,000	50,00,000
Upto 35 Yrs	1,074	1,527	2,029	2,564	1,937	4,260	3,519	2,845
36 - 45 Yrs	1,326	1,884	2,499	3,154	2,381	5,234	4,318	3,486
46 - 55 Yrs	2,153	3,061	4,049	5,099	3,841	8,439	6,948	5,596
56 - 65 Yrs	3,686	5,244	6,918	8,700	6,543	14,372	11,816	9,496
66-70 Yrs Renewals only	5,905	8,405	11,073	13,915	10,458	22,966	18,869	15,150
Above 70 Yrs Renewals only	7,020	9,991	13,159	16,535	12,423	27,282	22,411	17,988

Floater Policy for 1 Adult + 2 Children								
Deductible	2,00,000	2,00,000	3,00,000	5,00,000	10,00,000	5,00,000	10,00,000	20,00,000
SI	3,00,000	5,00,000	10,00,000	20,00,000	20,00,000	50,00,000	50,00,000	50,00,000
Upto 35 Yrs	1,387	1,971	2,622	3,315	2,506	5,512	4,556	3,686
36 - 45 Yrs	1,605	2,281	3,030	3,828	2,892	6,358	5,250	4,242
46 - 55 Yrs	2,619	3,725	4,930	6,212	4,682	10,289	8,476	6,831
56 - 65 Yrs	4,302	6,120	8,078	10,163	7,647	16,797	13,816	11,109
66-70 Yrs Renewals only	6,891	9,807	12,925	16,248	12,214	26,824	22,045	17,706
Above 70 Yrs Renewals only	8,192	11,657	15,360	19,303	14,506	31,859	26,177	21,017

Floater Policy for 1 Adult + 3 Children								
Deductible	2,00,000	2,00,000	3,00,000	5,00,000	10,00,000	5,00,000	10,00,000	20,00,000
SI	3,00,000	5,00,000	10,00,000	20,00,000	20,00,000	50,00,000	50,00,000	50,00,000
Upto 35 Yrs	1,767	2,511	3,341	4,226	3,196	7,030	5,813	4,705
36 - 45 Yrs	1,967	2,795	3,716	4,697	3,550	7,806	6,449	5,215
46 - 55 Yrs	3,098	4,407	5,836	7,358	5,548	12,193	10,050	8,105
56 - 65 Yrs	4,918	6,996	9,241	11,629	8,754	19,231	15,824	12,730
66-70 Yrs Renewals only	7,877	11,210	14,780	18,584	13,973	30,690	25,228	20,268
Above 70 Yrs Renewals only	9,363	13,325	17,562	22,075	16,594	36,445	29,950	24,052

Floater Policy for 1 Adult + 4 Children								
Deductible	2,00,000	2,00,000	3,00,000	5,00,000	10,00,000	5,00,000	10,00,000	20,00,000
SI	3,00,000	5,00,000	10,00,000	20,00,000	20,00,000	50,00,000	50,00,000	50,00,000
Upto 35 Yrs	2,147	3,050	4,061	5,137	3,886	8,086	7,070	5,724
36 - 45 Yrs	2,347	3,335	4,436	5,608	4,240	8,818	7,707	6,234
46 - 55 Yrs	3,584	5,097	6,754	8,519	6,426	13,350	11,646	9,396
56 - 65 Yrs	5,534	7,872	10,403	13,096	9,861	20,469	17,831	14,351
66-70 Yrs Renewals only	8,864	12,612	16,634	20,920	15,734	34,555	28,411	22,831
Above 70 Yrs Renewals only	10,536	14,992	19,766	24,847	18,681	41,030	33,724	27,089

Floater Policy for 2 Adult								
Deductible	2,00,000	2,00,000	3,00,000	5,00,000	10,00,000	5,00,000	10,00,000	20,00,000
SI	3,00,000	5,00,000	10,00,000	20,00,000	20,00,000	50,00,000	50,00,000	50,00,000
Upto 35 Yrs	1,365	1,941	2,574	3,247	2,450	5,360	4,369	2,995
36 - 45 Yrs	1,801	2,561	3,390	4,270	3,219	7,039	5,730	3,914
46 - 55 Yrs	2,907	4,136	5,461	6,871	5,171	11,303	9,188	6,253
56 - 65 Yrs	5,012	7,132	9,401	11,816	8,882	19,409	15,759	10,694
66-70 Yrs Renewals only	8,032	11,432	15,053	18,912	14,208	31,199	25,625	20,565
Above 70 Yrs Renewals only	9,548	13,590	17,892	22,475	16,882	37,071	30,444	24,426

Floater Policy for 2 Adult + 1 Child								
Deductible	2,00,000	2,00,000	3,00,000	5,00,000	10,00,000	5,00,000	10,00,000	20,00,000
SI	3,00,000	5,00,000	10,00,000	20,00,000	20,00,000	50,00,000	50,00,000	50,00,000
Upto 35 Yrs	1,668	2,370	3,147	3,974	3,001	6,566	5,356	3,679
36 - 45 Yrs	2,076	2,951	3,911	4,934	3,722	8,140	6,632	4,541
46 - 55 Yrs	3,377	4,803	6,349	7,992	6,018	13,155	10,700	7,293
56 - 65 Yrs	5,405	7,690	10,142	12,754	9,591	20,960	17,026	11,568
66-70 Yrs Renewals only	8,235	11,720	15,442	19,406	14,584	32,028	26,314	21,128
Above 70 Yrs Renewals only	9,657	13,744	18,103	22,746	17,091	37,532	30,832	24,747

Floater Policy for 2 Adult + 2 Child								
Deductible	2,00,000	2,00,000	3,00,000	5,00,000	10,00,000	5,00,000	10,00,000	20,00,000
SI	3,00,000	5,00,000	10,00,000	20,00,000	20,00,000	50,00,000	50,00,000	50,00,000
Upto 35 Yrs	2,056	2,921	3,881	4,903	3,705	8,107	6,616	4,551
36 - 45 Yrs	2,465	3,502	4,645	5,863	4,426	9,681	7,892	5,412
46 - 55 Yrs	4,029	5,730	7,577	9,542	7,188	15,714	12,786	8,723
56 - 65 Yrs	6,110	8,692	11,471	14,429	10,855	23,725	19,279	13,109
66-70 Yrs Renewals only	9,041	12,865	16,957	21,318	16,026	35,193	28,924	23,231
Above 70 Yrs Renewals only	10,747	15,293	20,152	25,324	19,033	41,800	34,344	27,575

Floater Policy for 2 Adults + 3 Children								
Deductible	2,00,000	2,00,000	3,00,000	5,00,000	10,00,000	5,00,000	10,00,000	20,00,000
SI	3,00,000	5,00,000	10,00,000	20,00,000	20,00,000	50,00,000	50,00,000	50,00,000
Upto 35 Yrs	2,394	3,402	4,524	5,718	4,323	8,990	7,855	6,354
36 - 45 Yrs	2,795	3,972	5,273	6,659	5,030	10,454	9,128	7,375
46 - 55 Yrs	4,434	6,306	8,346	10,515	7,924	16,456	14,344	11,560
56 - 65 Yrs	6,651	9,462	12,494	15,720	11,830	24,550	21,379	17,195
66-70 Yrs Renewals only	9,847	14,012	18,475	23,230	17,467	38,362	31,535	25,336
Above 70 Yrs Renewals only	11,704	16,656	21,953	27,594	20,742	45,556	37,438	30,066

Floater Policy for 2 Adults + 4 Children								
Deductible	2,00,000	2,00,000	3,00,000	5,00,000	10,00,000	5,00,000	10,00,000	20,00,000
SI	3,00,000	5,00,000	10,00,000	20,00,000	20,00,000	50,00,000	50,00,000	50,00,000
Upto 35 Yrs	2,771	3,939	5,229	6,604	4,987	10,367	9,053	7,313
36 - 45 Yrs	3,171	4,509	5,978	7,545	5,694	11,831	10,326	8,334
46 - 55 Yrs	4,917	6,994	9,249	11,649	8,775	18,220	15,878	12,789
56 - 65 Yrs	7,311	10,402	13,729	17,271	12,994	26,962	23,477	18,876
66-70 Yrs Renewals only	10,830	15,412	20,316	25,540	19,200	42,169	34,658	27,840
Above 70 Yrs Renewals only	12,873	18,321	24,141	30,341	22,803	50,081	41,152	33,042

Health Services Plan individual Option	BOIHPR01	BOIHPR02
Proposed Options	Individual	Floater
Doctor Consultation	7,500	10,000
Lab & Radiology (Cashless with Exceptional RI)	7,500	10,000
PHC	1 Voucher	2 Vouchers
Teleconsultation	Unlimited	Unlimited
Diet & Nutrition	7,500	10,000
Mental Wellness	7,500	10,000
Customer premium (including GST)	2005	3539
Without GST Premium	1699	2999

Note: - If customer opts for HPR, Premium amount of HPR will be added to Base Plan Premium.

Annexure VI

Terms and Conditions: Bank of India Salary Account Package Titled “Elite Salary Savings Account Scheme”

1. Eligibility and Participation

1.1. The Elite Salary Savings Account Scheme (hereinafter referred to as "the Scheme") is exclusively available to salaried employees of the Central Government who elect/ opt to receive their salary payments through Bank of India (hereinafter referred to as "the Bank").

1.2. Employees currently under probationary period are also eligible to enrol in the Scheme.

1.3. Existing Bank of India Account holders may convert their SB account to Elite Salary Savings Account Scheme, provided they meet the eligibility criteria.

1.4. The above scheme Elite Salary Savings Account Scheme is not available to contractual employees.

2. Scheme Commencement

2.1. Participation in the Scheme shall commence upon submission of duly signed declarations specifically detailed in **Annexure I & II**, to the respective branch of the Bank, thereafter upon completion 30 days of the first credit of salary

2.2. The Bank is under no obligation to automatically convert existing Savings Bank (SB) accounts to the Elite Salary Savings Account Scheme without the submission of aforementioned/applicable declarations.

2.3. In the absence of the requisite documentations (Annexure I and Annexure II), the account shall remain subject to and governed by the extant rules and regulations applicable to normal SB accounts.

3. Data Sharing and Privacy

3.1. For the purpose of facilitating/extending insurance benefits under the Scheme, the Account Holder is hereby required, to submit his/ her consent (Annexure I) to bank wherein his/ her demographic data may be shared with third-parties/insurance companies through the Bank.

3.2. Requisite details and data which shall include, but not be limited to, the Account Holder's age, name, designation, date of joining the scheme , category of account etc.

4. Activation of Benefits

4.1. Upon successful receipt and processing of duly signed completed Annexure I and Annexure II, all facilities, concessions, and benefits associated with the Scheme shall become effective one (1) month following the first credit of the Account Holder's monthly salary into the designated account.

5. Account Status Review and Conversion

5.1. In the event of the account does not receive a salary credit for a consecutive period of three (3) months, the Bank reserves the unilateral right to convert the Elite Scheme Account into an ordinary Savings Bank account (SB-General), effective immediately upon notifying to the Account Holder by any means.

6. Modification of Complimentary Services

6.1. The Bank reserves the absolute right to modify, suspend, or withdraw any of these facilities at its sole and absolute discretion.

6.2. Any such modifications will be communicated via updates published on the Bank's official website and disseminated through appropriate communication channels.

6.3. The Bank further reserves the right to impose charges for any services that are currently provided on a complimentary basis, subject to prior notification. Continued use of the account for credit of salary, thereafter shall constitute deemed acceptance of such changes by the account holder.

6.4 Locker is to be provided free of cost only when the same is available at the requested branch

7. Third-Party Card Services (NPCI)

7.1. Credit Card and Debit Card features/benefits are provided in coordination with the National Payments Corporation of India (NPCI) on a complimentary basis and governed by their terms and conditions specified from time and time.

7.2. NPCI reserves the right to modify these facilities or implement charges for such services at any time.

7.3. In the event of any changes imposed by NPCI, the Bank of India will make corresponding adjustments to its card offerings, and such changes shall be binding upon the Account Holder.

8. Limitation of Liability (Insurance Benefits)

8.1. All complementary insurance benefits offered under the Scheme are solely provided by and administered by third-party Insurance Companies. The Bank acts strictly as a facilitator for claims processing.

8.2. All claims and settlements are the direct responsibility of the insuring company.

8.3. The Bank shall not be held liable for the payment of any claim, nor shall it assume responsibility, in the event the insurance company declines payment of a claim for any reason whatsoever.

8.4 All complementary insurance products and wellness packages are provided by third-party insurance providers(Life /Non life). The Bank facilitates these benefits through annual master contracts. While the Bank shall endeavor to renew these contracts on favorable terms, it does not guarantee the continuity of specific terms, providers, or coverage limits. In the event of any modification, non-renewal, or termination of these third-party contracts, the Bank will provide notice by updating the details on its official website. Continued use of the account for credit of salary, thereafter shall constitute deemed acceptance of such changes by the account holder.

8.5 Costs for additional term insurance or supplemental health "top-up" plans, as detailed in Annexure IV and Annexure V, shall be borne exclusively by the account holder. Such coverage constitutes a direct and independent contract between the account holder and the respective insurance or healthcare provider. The Bank assumes no liability for the administration, claims processing, or disputes arising from these supplemental plans; all such matters must be resolved directly with the provider. Any contract entered into between the account holder and the service providers referred in Annexure IV and Annexure V may remain in effect at the account holder's discretion, regardless of the closure or discontinuation of the Salary Account with Bank of India.

9. Loans and Overdrafts

9.1. The Bank shall provide loans and overdraft facilities to all eligible applicants, subject to the applicant possessing a satisfactory credit history, sufficient net take-home income, and otherwise meeting all specified eligibility norms as per bank's extant guidelines

9.2. The Bank reserves the final and absolute authority to decline any loan application of the applicant who fails to meet the required criteria. The Bank also reserves the right to recall any loan in the event of non credit of salary in the account of Bank of India.

9.3. The Rate of Interest (ROI) applicable to these loans shall not be less than the Bank's minimum lending rate applicable in the normal course of business.

9.4. All loan applicants must fulfil the Bank's stipulated margin and collateral requirements.

9.5 The Bank reserves the right to revise the interest rate during the loan tenure, in accordance with the terms and conditions applicable to the specific loan product; any such changes shall be binding upon the applicant/borrower.

9.6 The Bank reserves the unilateral right to convert any currently complimentary services associated with providing loan into chargeable services at its sole discretion, subject to prior notification to the account holder/applicant. Such complementary services will include but not be limited to legal search, valuation inspection cost , third party due diligence etc.